## Substitute Specification-Clean Version

"Express Mail" mailing label number

Ser. No. 09/669,196

I, Peter K. Trzyna (Reg. No. 32, 601), hereby certify that this paper or fee is being deposited with the United States Postal Service "Express Mail Post Office to Addressee" service under 37 CFR 1.10 on the date indicated below and is addressed to the Commissioner of Patents and Trademarks, Washington, D.C. 20231 on the date set forth below:

Signed:

Peter K. Trzyna (Reg. No. 32,601)

## SYSTEM FOR CARD ACTIVITY-BASED MORTGAGE CREDITING

The present patent application is a continuation-in-part of, and claims priority from U.S. Patent Application Ser. No. 09/604,696, filed 26 June 2000.

Inventors: Philip Carragher

904 Lookout Court

Windsor, Colorado 80550

(970) 686-9220 U.S. Citizen

Steven Earl Webster

2569 Newfound Harbor Drive Merritt Island, Florida 32952